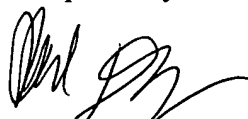


Margoscin, et al.
09/459,260

It is believed that no fees are due in connection with the filing of this Amendment and Response to Office Action. If any extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are inadvertently omitted or if any additional fees are required, charge or credit those fees to Conley, Rose & Tayon, P.C. Deposit Account Number 50-1505/5053-30700/EBM

Respectfully submitted,



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Date: 11 / 4 / 02

Marked-Up Copy of the Amended Paragraph Showing Changes Made

Paragraph starting on page 3, line 9:

Embodiments disclosed herein include a [A] middleware program that provides a functional interface between a user interface and a business transaction server [may in large part solve the problems outlined above]. A middleware program is a software program that may function as an intermediary between an application program and a control-level program. The middleware program may serve as an intermediary between an interface to a channel and an interface to a business transaction server. The middleware program may allow a user the ability to create a custom user interface for any desired type of channel without the need to create an interface to the business transaction server for each type of channel. The middleware program is expandable and changeable. The middleware program may be expanded or changed to reflect changes due to company policy change, due to regulatory change, or due to other factors.